

## **ELECTRONIC WALLET**

### **Abstract**

A method of making an electronic currency value available to a user is described. The method comprises the steps of: verifying the identity of the user, via a portable communications device; and identifying a currency value available to the user; said currency value being accessible via said portable communications device. Apparatus for accessing electronic currency is also described. The apparatus comprises: means for verifying the identity of a user; data processing means for responding to user instructions; means for communicating user instructions to the data processing means; and a portable communications facility for sending and receiving data to and from the apparatus.